



Order Filed on August 9, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

22-03159 BKMFR02
BROCK & SCOTT, PLLC
302 Fellowship Rd, Suite 130
Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Wells Fargo Bank, N.A.

In Re:

MONTE D. HINDSMAN

Case No: 19-15668-JNP

Hearing Date: July 5, 2022

Judge: JERROLD N.
POSLUSNY, JR

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 9, 2022

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Wells Fargo Bank, N.A.
Applicant's Counsel: Matthew Fissel, Esquire, Brock & Scott, PLLC
Debtor's Counsel: Kevin C. Fayette, Esquire, Law Offices of Kevin Fayette, LLC
Property Involved ("Collateral"): 100 Sandbar Road, Egg Harbor Township, NJ 08234

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 5 months, from March 1, 2022 to July 1, 2022.

☒ The Debtor is overdue for 5 payments at \$2,002.32 per month.

☐ The Debtor is assessed for _____ late charges at \$ _____ per month.

☐ Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.

☒ There is currently \$168.99 being held in Debtor's suspense account

Total Arrearages Due: \$9,842.61

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$4,005.00. Payment shall be made no later than July 31, 2022.

☒ Beginning on August 1, 2022, regular monthly mortgage payments in the amount of \$2,002.32 shall resume.

☒ Beginning on August 1, 2022 additional monthly cure payments shall be made in the amount of \$972.94 for 5 months and \$972.91 for 1 month.

☐ The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

☒ Immediate payment:

Wells Fargo Home Mortgage
P.O. Box 14507
Des Moines, IA 50306

☒ Regular monthly payment:

Wells Fargo Home Mortgage
P.O. Box 14507
Des Moines, IA 50306

☒ Monthly cure payment:

Wells Fargo Home Mortgage
P.O. Box 14507
Des Moines, IA 50306

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

☒ If the Debtor has been negatively impacted by COVID-19, the Debtor may contact Wells Fargo Home Mortgage to discuss a personalized solution at 1-800-274-7025. Written attorney consent may be required to speak with the Debtor about these options.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorney fees of \$_____, and costs of \$_____.

The fees and costs are payable:

through the Chapter 13 plan.

☒ Attorneys' fees are not awarded.